



Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)		Atty Docket No. WELL0027	Serial No.: 10/072,729
		Applicant: Magruder et al.	Group Unassigned
		Filing Date: 2/7/02	

U.S. Patent Documents

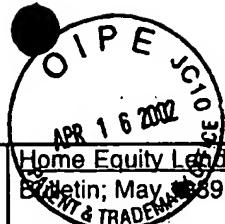
Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
<i>mu</i>	A	4,876,648	10/24/89	Lloyd	364	408	1/12/88
<i>mu</i>	B	5,220,501	6/15/93	Lawlor et al.	364	408	12/8/89
<i>mu</i>	C	5,673,402	9/30/97	Ryan et al.	395	238	8/17/92
<i>mu</i>	D	5,689,649	11/18/97	Altman et al.	395	236	3/1/91
<i>mu</i>	E	5,852,811	12/22/98	Atkins	705	36	7/25/94
<i>mu</i>	F	5,866,889	2/2/99	Weiss et al.	235	379	6/7/95
<i>mu</i>	G	5,884,285	3/16/99	Atkins	705	36	1/16/92
<i>mu</i>	H	5,911,136	6/8/99	Atkins	705	36	3/26/97
<i>mu</i>	I	5,966,700	10/12/99	Gould et al.	705	38	12/23/97
<i>mu</i>	J	5,991,745	11/23/99	Kiritz	705	38	1/22/97
<i>mu</i>	K	6,012,044	1/4/00	Maggioncalda et al.	705	36	5/25/99
<i>mu</i>	L	6,012,047	1/4/00	Mazonas et al.	705	38	11/21/95
<i>mu</i>	M	6,049,782	4/11/00	Gottesman et al.	705	35	5/31/96
<i>mu</i>	N	6,076,072	6/13/00	Libman	705	34	4/15/97
<i>mu</i>	O	6,131,810	10/17/00	Weiss et al.	235	379	2/1/99
<i>mu</i>	P	6,167,384	12/26/00	Graff	705	35	9/1/98
<i>mu</i>	Q	6,192,349	2/20/01	Graff	705	36	8/14/98
<i>mu</i>	R	6,202,054	3/13/01	Lawlor et al.	705	42	2/6/98
<i>mu</i>	S	6,233,566	5/15/01	Levine et al.	705	37	3/18/99
<i>mu</i>	T	6,253,191	6/26/01	Hoffman	705	35	1/20/00
<i>mu</i>	U	6,269,347	7/31/01	Berger	705	38	11/17/98

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation
							Yes No

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
<i>mu</i>	V	Home Mortgages Can be More Than Just Debit- Michael A. Johnston; Manage; August/September 2000
	W	Recent Developments in Home Equity Lending- Glenn B. Canner, Thomas A. Durkin, Charles A. Luckett; Federal Reserve Bulletin; April 1998



<i>jmc</i>	X	<u>Home Equity Lending</u> - Glenn B. Canner, and Charles A. Luckett; Federal Reserve Bulletin; May 1989.
<i>jmc</i>	Y	<u>Online Financial Essential Internet Services</u> (includes related articles on web sites with investment tools and advice, retirement planning, tax preparation, home buying, insurance and online trading as well as the Editor's Choice); Jan Ozer; PC Magazine; February 24, 1998
<i>jmc</i>	Z	<u>Portfolio Accounting/Management Systems</u> ; Wall Street & Technology; Annual 1994
<i>jmc</i>	Aa	<u>Need \$10,000? \$50,000? \$250,000?</u> (Finding the right source for cash for a small business); Linda Stern; Home Office Computing; September 1992
<i>jmc</i>	Bb	<u>Financial Managers: Keeping Track of Your Personal Accounts</u> ; Donald B. Trivette; PC Magazine; December 27, 1988
<i>jmc</i>	Cc	<u>Debit's on Top: Products and Services Growth Trends</u> ; Mary Mink; Credit Union Executive; November/December 1994
<i>jmc</i>	Dd	<u>Wholesale Giants</u> ; Tom Lamalfa; Mortgage Banking; May 1995
<i>jmc</i>	Ee	<u>Recent Developments in Home Equity Lending</u> ; Glenn B. Canner, Thomas A. Durkin, Charles A. Luckett; Federal Reserve Bulletin; April 1998
	Ff	<u>Spatio-Temporal Modeling of Residential Sales Data</u> ; Alan Gelfand Sujit; 1995
	Gg	<u>The Place of Risk-Management in financial Institutions</u> ; Santomero Oldfield; 1995
	Hh	<u>A Mean Value At-Risk Framework for Speculating and Hedging</u> ; Leo Constantino Tay
	Ii	<u>The Effects of Changes in Ownership</u> ; Rebel Cole Board
	Jj	<u>Moral Hazard in Home Equity Conversion</u> - Robert Shiller
	Kk	<u>Spatially Disaggregated Real Estate Indices</u> ; Edwin Iverson Jr.
	Ll	<u>Benefits for Homeowners From Mortgage Portfolios Retained</u> ; Allstate Professor of...
	Mm	<u>Corporate Hedging in the Insurance Industry: The Use of...</u> ; David Cummins, 1997
	Nn	<u>Residential Mobility, Housing Tenure and the Labour Market in...</u> ; Ren Bheim and...
Examiner <i>jmc</i>		Date Considered <i>1/22/07</i>

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.